**NOMINAL INTEREST RATES**

**In effect as of 1st October 2024**

1. **Under the “Pre-Export Finance” loan programme**

|  |  |  |  |
| --- | --- | --- | --- |
| **Interest rates charged to (final) borrowers** | | | |
| **Credit rating** | **Collateralisation (security)** | | |
| High | Normal | Low |
| Strong (AAA-A) | 3.76% | 3.90% | 4.15% |
| Good (BBB) | 3.90% | 4.15% | 5.32% |
| Satisfactory (BB) | 4.15% | 5.32% | 7.07% |
| Weak (B) | 5.32% | 7.07% | 9.48% |
| Bad / financial difficulties | 7.07% | 9.48% | 12.81% |

1. **Under the “EU Projects” loan programme**

|  |  |  |  |
| --- | --- | --- | --- |
| **Interest rates charged to (final) borrowers** | | | |
| **Credit rating** | **Collateralisation (security)** | | |
| High | Normal | Low |
| Strong (AAA-A) | 3.93% | 4.08% | 4.32% |
| Good (BBB) | 4.08% | 4.32% | 5.47% |
| Satisfactory (BB) | 4.32% | 5.47% | 7.18% |
| Weak (B) | 5.47% | 7.18% | 9.52% |
| Bad / financial difficulties | 7.18% | 9.52% | 12.73% |

\* Interest rates listed in the tables are for information purposes only. Final interest rates depend on the terms and conditions (grace and repayment periods) of each separate loan application.

\*Interest rates listed in the tables can change if the basic interest rate changes that is used for the calculation of the reference interest rate as published by the European Commission, which means that the interest rate applied when preparing documentation supporting a loan application can be different from the interest rate applied when committing a loan.